



Order Filed on April 28, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Wells Fargo Bank, National Association, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage  
Pass-Through Certificates, Series 2005-HE5

Case No.: 18-26692 SLM

Adv. No.:

Hearing Date: 3/22/2023@ 10:00 a.m.

Judge: Stacey Meisel

In Re:

Yohan Modesto Flores dba Essex Painting Group  
INC

Debtor.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 28, 2023**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Yohan Modesto Flores dba Essex Painting Group INC

Case No: 18-26692 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 40-42 Greylock Place, Belleville, NJ, 07109, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 12, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2023 through April 20123 for a total post-petition default of \$11,951.90 (4 @ \$3,962.44 less suspense \$3,897.86); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,951.90 will be paid by Debtor remitting \$1,991.99 per month for five months and \$1,991.95 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2023, and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2023, directly to servicer for Secured Creditor, Select Portfolio Servicing INC. (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's certification of default is hereby resolved.